

MIDWEST HERITAGE

A Hy-Vee Company

Banking • Investments • Insurance

Member
FDIC

Empower YOUR BUSINESS

Trust Midwest Heritage to be your partner in treasury management.



We help simplify your finances.

Midwest Heritage offers a variety of products to assist customers with controlling cash flow and managing transactions while mitigating fraud.

ACH Services

Business customers may originate both ACH debits and credits.

Some features and benefits include:

- Reduced cost of distributing checks and invoices
- Eliminate employees' hassle of manual payroll
- More secure than checks

Advanced Fraud Protection Measures

- **ACH Positive Pay** allows you to specify which ACH originators and transaction amounts are authorized, suspending any transactions outside these parameters for review.
- **Check Positive Pay** enables users to review suspect checks and decide whether to pay or return them.

Online Banking

Business eBanking (BeB) is an internet-based service designed specifically for businesses.

BeB features include:

- Deposit and loan account balances and transaction history
- Electronic statements
- Stop payments on checks
- Originate outgoing domestic and international wire transfers
- Download transactions to standard accounting system formats
- Sweep solutions to maximize the investment of available funds while minimizing overdraft risks

Remote Deposit Capture

Electronically transmit your checks without leaving the office. Checks can be deposited remotely until 7 p.m.*

**Hours do not include Federal Holidays observed by Midwest Heritage.*

Account Options

✓ Small Business Checking

For businesses with low to moderate account activity.

✓ Commercial Checking

Suits businesses with higher transaction volumes, multiple accounts, or advanced treasury management needs. Collected balances receive an earnings credit to reduce monthly activity charges.

✓ Business savings or money market

Business debit cards are available with any business checking account.

Business Credit Cards

We offer several business credit card options, subject to credit approval.



Scan to learn more about our products!